

**In the Claims**

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2           1.     **(Currently Amended)** A computer-implemented method for  
3 providing pricing for a transaction, the method comprising:

4           receiving into a computer storage, digital data descriptive of an amount of a  
5 first currency relating to a price of a deliverable involved in a transaction;

6           determining with a processor operative with executable software, a cost for  
7 credit to be extended to a ~~buyer~~participant, wherein the credit is extended based  
8 upon one or more transaction factors comprising a volume of business a credit  
9 provider conducts with ~~the~~a participant, a type of deliverable and collateral for the  
10 credit;

11           calculating with the processor, a cost for exchange of the first currency to a  
12 second currency, wherein the cost of exchange is based upon transaction factors  
13 comprising currencies involved in the transaction, an aggregate volume of currency  
14 exchanged by the participant and the amount of the associated transaction, and is  
15 effective for a predetermined period of time; and

16           calculating with the processor, an aggregate price to the customer for the  
17 deliverable, wherein the aggregate price comprises an aggregate of the cost of  
18 credit, the cost for exchange of currency and the amount of first currency relating  
19 to the price of the deliverable.  
20

21           2.     **(Previously Presented)** The method of claim 1 additionally  
22 comprising the step of transmitting via a transmission medium and a  
23 communications network, the calculated aggregated price to a participant network  
24 access device associated with a participant in the transaction.  
25

1  
2       3.     **(Currently Amended)** The method of claim 2 additionally  
3 comprising the step of transmitting to the network access device associated with  
4 the participant in the transaction via the transmission medium, a detail of the price,  
5 wherein the detail comprises:

6       the cost of credit, and the cost of credit is based upon the amount of  
7 currency involved in the transaction, the period allowed until repayment, the rate  
8 of interest and the volume of business the participant transacts;

9       the cost for exchange of currency; and

10       the amount of first currency relating to the price of the deliverable.

11  
12       4.     **(Previously Presented)** The method of claim 1 additionally  
13 comprising the step of discounting with the processor, the cost of exchange of  
14 currency according to a volume discount term relating to an aggregate notional  
15 volume associated with a participant in the transaction.

16  
17       5.     **(Currently Amended)** The method of claim 4 ~~wherein the~~  
18 ~~aggregate notional volume is calculated on a periodic basis~~ 1 further comprising:

19       entering an amount of insurance available to an insured participant, wherein  
20 the insurance relates to non-payment by the insured participant;

21       receiving information descriptive of an online transaction involving the  
22 insured online participant wherein the information comprises a purchase price  
23 relating to an online transaction; and

24       confirming that the insurance available to the insured participant is  
25

1 sufficient to guarantee payment of the purchase price.

2 6. **(Previously Presented)** The method of claim 1 additionally  
3 comprising the step of discounting with the processor, the cost of exchange of  
4 currency according to a volume discount term relating to an aggregate number of  
5 transactions associated with a participant in the transaction.

6  
7 7. **(Previously Presented)** The method of claim 1 additionally  
8 comprising the step of discounting with the processor, the cost of exchange of  
9 currency according to a discount term relating to a payment history associated  
10 with a participant in the transaction.

11  
12 8. **(Previously Presented)** The method of claim 1 wherein the amount  
13 of first currency received relating to the price of the deliverable is determined  
14 according to data comprising the identity of participant in the transaction.

15  
16 9. **(Previously Presented)** The method of claim 1 wherein the cost for  
17 exchange of currency is determined according to one or more transaction factors  
18 comprising at least one of the identity of a participant in the transaction, the  
19 deliverable, a projected volume of currency to be transacted, and a projected  
20 volume of the deliverable to be transacted.

21  
22 10. **(Previously Presented)** The method of claim 1 wherein the amount  
23 of first currency relating to the price of the deliverable is determined according to  
24 data comprising a transaction facilitator.

1  
2       11.   **(Previously Presented)** The method of claim 1 additionally  
3 comprising the step of processing with the processor, payment for the deliverable in  
4 the amount relating to the aggregate price of the deliverable.

5  
6       12.   **(Previously Presented)** The method of claim 11 additionally  
7 comprising the step of receiving via a transmission medium and communications  
8 network, notification of shipment of the deliverable prior to processing with the  
9 processor, payment for the deliverable.

10  
11       13.   **(Previously Presented)** The method of claim 1 wherein the step of  
12 calculating a cost for exchange of the first currency includes the steps of:

13       determining with the processor, an exchange price and a tolerance  
14 parameter for the first currency, as the first currency relates to a base currency;

15       receiving into the computer storage, a spot price relating to a market price  
16 for exchange of the first currency;

17       comparing the spot price with the tolerance parameter via the processor;

18       and

19       modifying with the processor, the exchange price if the spot price exceeds  
20 the tolerance parameter.

21  
22       14.   **(Previously Presented)** The method of claim 1 wherein the step of  
23 calculating a cost for exchange of the first currency includes the steps of:

24       entering into the computer storage, an exchange price to be utilized in  
25

1 calculating the cost of exchange of the first currency, wherein the exchange price  
2 relates to the first currency and a base currency;

3 entering into the computer storage, a predetermined time period for which  
4 the exchange price will remain valid;

5 determining with the processor, if the transaction will take place during the  
6 predetermined time period; and

7 entering into the computer storage, an updated exchange price if the  
8 transaction will take place during a time other than the predetermined time period.

9  
10 15.-35. (Cancelled)

11  
12 36. (Currently Amended) The computerized apparatus system of  
13 claim 61 wherein the software is additionally operative to:

14 enter an amount of insurance available to the buyer, wherein the insurance  
15 relates to non-payment by the buyer;

16 receive information descriptive of an online transaction involving the  
17 online buyer, wherein the information comprises a purchase price relating to an  
18 online transaction; and

19 confirm that the insurance available to the buyer is sufficient to guarantee  
20 payment of the purchase price~~transmit the calculated price to a participant~~  
21 ~~network access device.~~

22  
23 37. (Previously Presented) The computerized apparatus system of  
24 claim 61 wherein the software is additionally operative to transmit a detail of the  
25

1 aggregate price wherein the detail comprises the cost of credit, the cost for  
2 exchange of currency and the amount of foreign currency transacted.

3  
4 38. **(Previously Presented)** The computerized apparatus system of  
5 claim 61 wherein the software is additionally operative to discount the cost of  
6 exchange of currency according to a volume discount term relating to an aggregate  
7 notional volume associated with a participant in the transaction.

8  
9 39. **(Previously Presented)** The computerized apparatus system of  
10 claim 61 wherein the cost for exchange of currency is determined according to one  
11 or more transaction factors comprising at least one of the identity of a participant  
12 in the transaction, the deliverable, a projected volume of currency to be transacted,  
13 and a projected volume of the deliverable to be transacted.

14  
15 40. **(Previously Presented)** The computerized apparatus system of  
16 claim 61 wherein the amount of foreign currency transacted is determined  
17 according to data comprising a transaction facilitator.

18  
19 41. **(Previously Presented)** Computer executable program code  
20 residing on a computer-readable medium, the program code comprising  
21 instructions for causing the computer to:

22 receive digital data descriptive of an amount of a first currency relating to a  
23 price of a deliverable involved in a transaction;

24 determine a cost for credit to be extended to a buyer, wherein the credit is  
25

1 extended based upon one or more transaction factors;

2 calculate a cost for exchange of the first currency to a second currency,  
3 wherein the cost of exchange is based upon one or more transaction factors, and is  
4 effective for a predetermined period of time; and

5 calculate an aggregate price for the deliverable, wherein the aggregate price  
6 comprises an aggregate of the cost of credit, the cost for exchange of currency and  
7 the amount of first currency relating to the price of the deliverable.

8  
9 42. **(Previously Presented)** A computer-implemented method of  
10 interacting with a network access device so as to provide pricing information  
11 relating to online transactions, the method comprising the steps of:

12 causing with a processor operative with executable software, details of an  
13 online transaction involving a calculated price and detail of the calculated price to  
14 be transmitted via a transmission medium and a communications network, to a  
15 participant network access device;

16 receiving into a computer storage, an amount of currency relating to a price  
17 of a deliverable involved in the transaction; and

18 displaying on the network access device, the calculated price and detail of  
19 the calculated price related to the transaction, wherein the calculated price  
20 comprises an aggregate of a cost of credit extended in the transaction, a cost for  
21 exchange of currency in the transaction and the amount of currency relating to the  
22 price of the deliverable, and the detail comprises the cost of credit, the cost for  
23 exchange of currency and the amount of currency.

1           43. **(Currently Amended)** The method of claim 42 additionally  
2 comprising the step of displaying on the network access device, ~~multiple~~  
3 calculated prices in at least three currencies and detail of said calculated prices  
4 related to the online transaction.

5  
6           44. **(Previously Presented)** A computer data signal embodied in a  
7 digital data stream comprising data including e-commerce details, wherein the  
8 computer data signal is readable with computer executable program code residing  
9 on a computer-readable medium, and generated by a method comprising the steps  
10 of:

11           receiving into a computer storage, an amount of a first currency relating to  
12 a price of a deliverable involved in a transaction;

13           determining with a processor operative with executable software, a cost for  
14 credit to be extended to a buyer, wherein the credit is extended based upon one or  
15 more transaction factors;

16           calculating with the processor, a cost for exchange of the first currency to a  
17 second currency, wherein the cost of exchange is based upon one or more  
18 transaction factors, and is effective for a predetermined period of time; and

19           calculating with the processor, an aggregate price for the deliverable,  
20 wherein the aggregate price comprises an aggregate of the cost of credit, the cost  
21 for exchange of currency and the amount of first currency relating to the price of  
22 the deliverable.

23  
24           45.-51. **(Cancelled)**  
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2       52.   **(Previously Presented)**   A computer-implemented method of  
3 interacting with a network access device so as to provide pricing for a transaction,  
4 the method comprising the steps of:

5       identifying via the network access device, parties involved in a transaction;  
6       defining with a processor operative with executable software, a deliverable  
7 with a currency amount associated with a price of the deliverable; and  
8       receiving into a computer storage, an aggregate price for the deliverable,  
9 wherein the aggregate price comprises an aggregate of a cost of credit extended in  
10 the transaction, a cost for exchange of currency in the transaction and the currency  
11 amount associated with the price of the deliverable.

12  
13       53.-59.       **(Cancelled)**

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15       60.   **(Previously Presented)** The method of claim 1 wherein the cost for  
16 credit is determined according to one or more transaction factors comprising at  
17 least one of the identity of a participant in the transaction, the deliverable, a  
18 projected volume of currency to be transacted, and a projected volume of the  
19 deliverable to be transacted.

20  
21       61.   **(Previously Presented)**   A computerized apparatus system to  
22 facilitate management of risk associated with conducting a transaction for a  
23 deliverable in multiple currencies, the computerized apparatus system comprising:  
24       a host computer comprising a processor and a storage for digital data; and  
25

1        executable software stored on the host computer storage and executable on  
2 demand, the software operative with the host computer processor to cause the host  
3 computer to:

4        store in the host computer storage digital data identifying a purveyor of a  
5 deliverable;

6        store in the host computer storage digital data descriptive of a currency  
7 exchange price comprising a rate of exchange between a base currency and a  
8 foreign currency, wherein said currency exchange price is effective for an amount  
9 of currency transacted in one or more transactions comprising a deliverable  
10 conveyed by the purveyor;

11       receive into the host computer storage digital data descriptive of one or  
12 more executed transactions, wherein the digital data descriptive of the one or more  
13 executed transactions comprises an indication that the transaction involved the  
14 deliverable offered by the purveyor, and an amount of the foreign currency  
15 transacted;

16       determine with the processor an amount of foreign currency to be exchanged  
17 according to the currency exchange price wherein the amount of foreign currency  
18 to be exchanged is based upon the amount of foreign currency transacted;

19       calculate with the processor a cost for credit to be extended to a buyer of  
20 the deliverable wherein the credit is extended based upon one or more transaction  
21 factors;

22       calculate with the processor a cost for exchange of the foreign currency  
23 transacted, wherein the cost of exchange is based upon one or more transaction  
24 factors, and is effective for a predetermined period of time; and  
25

1 calculate with the processor an aggregate price for the deliverable  
2 comprising an aggregate of the cost of credit, the cost for exchange of currency  
3 and the amount of foreign currency transacted.  
4

5 62. **(Previously Presented)** The computerized system apparatus of  
6 claim 61 wherein the cost for credit is determined according to one or more  
7 transaction factors comprising at least one of the identity of a participant in the  
8 transaction, the deliverable, a projected volume of currency to be transacted, and a  
9 projected volume of the deliverable to be transacted.  
10

11 63. **(Previously Presented)** The computerized system apparatus of  
12 claim 61 wherein the operability of the software to calculate the cost for exchange  
13 of the foreign currency transacted includes operability of the software with the  
14 processor to cause the host computer to:

15 indicate in the host computer storage a band of currency exchange price  
16 comprising one or more of: an upper currency exchange price tolerance parameter  
17 and a lower currency exchange price tolerance parameter, wherein each exchange  
18 price tolerance parameter relates to a rate of exchange between the base currency  
19 and the foreign currency and is based upon the deliverable conveyed by the  
20 purveyor;

21 receive into the host computer storage digital data descriptive of a market  
22 spot price; and

23 modify the currency exchange price stored in the host computer storage if  
24 the market spot price is not within the band of currency price.  
25